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Wellfare



MANITOBA FLOOD VICTIMS RETURN HOME

See outside back cover

In this issue

OLD AGE SECURITY

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Old Age Security

Anyone who has been following the discussion in the Senate-House of Commons Committee on old age security will realize that the development of an adequate maintenance program for old people is not the simple problem it might first appear. Apart altogether from the expenditures involved, which are considerable, major differences of opinion exist between competent students as to the kind of system which will yield the best social results.

One of the chief points at issue concerns the use to be made of the "insurance" principle. Should benefits be related more or less closely to contributions, as for example in Unemployment Insurance; or would it be preferable to make payments universal as in Family Allowances, with the costs distributed over the population according to people's ability to pay?

Because of the importance of this and other questions on which the Canadian people and Parliament must shortly make up their minds, two articles in this issue of **CANADIAN WELFARE** are devoted to the subject of old age security. The first is a summary of the Council's own brief to the Committee which members will have an opportunity to discuss at the Annual Meeting in Vancouver on June 12. The second is a thoughtful statement by Professor John Morgan of the Toronto School of Social Work who has made the needs of the aged one of his special interests and was the spokesman before the Parliamentary Committee for the submission of the Canadian Association of Social Workers.

Mr. Morgan's article lends emphasis to the Council's contention that the old age problem is a human problem, involving much more than financial need. His difference with the Council is that he wants benefits in some way related to individual contributions, whereas the Council advocates a universal pension.

In our view, both the Council brief and Mr. Morgan's article deserve careful study. Their immediate reference is to the country's provision for old people, but they are a challenge also to accustomed thinking about some of the fundamentals of social security planning.

Security In Old Age

The Canadian Welfare Council Presents Brief to Parliamentary Committee

On Wednesday, May 17, R. E. G. Davis, executive director of the Canadian Welfare Council and Elizabeth Govan of the Council staff appeared before the Joint Parliamentary Committee on Old Age Security. They presented the Council's brief, which had been approved by the Board of Governors on May 8.

The brief contained a short discussion on social security in the modern state, an extensive section on the needs of the aged, an appraisal of the present program of old age pensions, an outline of possible approaches to the problem of income maintenance for the aged, and finally, recommendations for a national program for old age security. Because of the widespread interest in the last two sections mentioned this summary concerns itself mainly with them.

The Council recommended that the Federal Government pay a flat-rate pension to all persons 70 years of age and over and to those between the ages of 65 and 70 who are prematurely aged.

It recommended that this pension should be sufficient to enable the majority of persons to whom it is paid to live at a minimum standard of health and decency without financial supplementation; and that it should be financed either by an earmarked social security tax or out of Consolidated

Revenue, or perhaps by a combination of both.

Pending a study of the cost of food, shelter, clothing, etc., for old people, the Council suggested the pension should be \$40 a month.

As the pension would be paid regardless of income it would eliminate the present means test. It would not be dependent in any way upon contributions made.

Mr. Davis and the brief were well received by the Committee. *Toronto Globe and Mail* correspondent Warren Baldwin wrote that the brief was "the most comprehensive discussion of the problem yet presented to the committee," and that with the possible exception of the health test (suggested for the prematurely aged) "is not far from the general thinking developing in the Committee as it nears the end of its evidence."

Here are some of the other recommendations:

- (1) Arrangement should be made for review of the amount of the pension every three or five years.
- (2) A Federal residence requirement would be necessary, partly to discourage an influx of persons from other countries, and also to avoid the possibility of entrance restrictions being imposed to prevent elderly people joining relatives in Canada.
- (3) The pension should be paid to Indians and Eskimos.

(4) The plan should be administered directly by the Federal Government.

(5) The program should be on a pay-as-you-go basis and no large fund should be created.

(6) People receiving pensions should be required to submit income tax returns. Through a modification in the present income tax deduction for persons 65 years and over and the application of revised rates, the pensions should be progressively recovered, beginning at the point where the individual's income provides more than a minimum standard of living.

The cost of the Council plan was estimated in the brief to be about \$385,000,000 for 1951. A direct comparison with cost of the present old age pension scheme is not possible as there is an unknown sum being spent by provinces and municipalities on the support of persons in the 65 to 70 group who are indigent and unemployable; however, the present pensions themselves will cost the Federal and provincial governments about \$138,000,000 in 1951.

The brief states that the Council is fully aware of the increased expenditures required in its proposed program but it submits that they are no more than are necessary to meet the need nor than Canadians are willing to pay.

Regarding financing, the brief makes a number of points:

(1) The mood of the country, of provincial governments and of the Dominion Parliament is to improve present provisions for old people, and whatever is done in this direction is bound to increase expenditures. The only valid comparison, therefore, is

between costs under the Council's plan and whatever alternative is being considered.

(2) Needy persons in the older age group, not provided for under the present system, are being cared for somehow: by municipalities as indigents, by relatives, or by private charity. These costs are not included in the \$138 million figure but many of them would be in the \$385 million.

The brief concludes with these words:

"It is our conviction that the recommendations herein put forward are fundamentally sound. The Canadian people have made it unmistakably clear that they want to provide decently for their older citizens. They dislike the present system with its investigation of means and its penalty on thrift and continuing employment. This leaves us with two alternatives:

- (a) A system, incorporating some of the concepts of private insurance, which has the advantage of requiring people to make regular provision for their own retirement but it is costly and complicated to operate and, if it is to provide at all adequately for those in the lower income groups, call for such an amount of government subsidy that the insurance principle is virtually denied; and
- (b) the system advocated in this submission which places upon each succeeding generation, without evasion or camouflage, the burden of providing according to its means and desires for those members of the community who are not able to provide for themselves.

"We propose this as the best approach to the problem of economic maintenance of old people. It has been used already in the program of family allowances, financed in that instance

out of consolidated revenue. We suggest that later on when the time comes to consider other social welfare measures or to reconsider some of those now in existence the basic principles of a pay-as-you-go system may find a wider application."

(3) Part of the cost of the pension proposed by the Council will be recovered through an adjusted income tax structure. It is impossible to say how much but it might well be considerable.

(4) There can be additional saving in the cost of pensions if the Federal government will maintain such policies as will ensure a demand for the services of older workers.

(5) The Council's proposal, as contrasted with the present program, will not discourage thrift and saving. The advantage of this to the economic life of the nation cannot be calculated, but some allowance for it should be made in comparing the net costs under the two systems.

The Council also makes recommendations regarding the needs of the aged for employment, medical care, housing, institutions, recreation and counselling services.

Notice is also drawn to the necessity of an adequate general assistance program under local and provincial auspices to assure supplementary aid to those whose needs are not fully met by the regular pension.

The section of the brief devoted to consideration of the three main approaches to the problem of financing old age pensions outlines first a system of insurance which attempts to relate benefits more or less closely to the rate and period of contribution. The brief says

this is the traditionally approved plan and that it has a number of advantages. It encourages a sense of personal responsibility by relating benefits to contribution, it gives the assurance of benefits being forthcoming when due, and it protects the public treasury against excessive demands.

The brief, however, points out a number of limitations. Without heavy government subsidies, which deny the central principle of the program, older people for as long as three generations will not secure an adequate retirement allowance. There is great difficulty of making coverage universal, and, even if this were administratively possible, substantial grants from general revenue would still be required to provide adequate pensions for people in the low income brackets, again a departure from the self-help principle. Moreover, such a program, with millions of individual accounts and calculations, is expensive to operate and, if orthodox methods are followed, involves creating a large reserve fund with its attendant investment problems. Finally, so long as only part of the population is covered, and not necessarily the part in greatest need, there is a question of equity connected with support from the public treasury of a program from which all citizens do not stand to benefit.

For these reasons, the brief says that the Council is not disposed to commend this type of program, at any rate as the country's main provision for the financial needs of old people. If it is adopted at all

it should be as a supplementary measure financed jointly by employers and employees to provide additional protection for wage earners.

The second alternative put forward in the brief is continuation of the present means test program. The Council rejects this alternative, considering that as long as the means test is continued the program is untenable, no matter what other modifications are introduced.

The third approach discussed is financing entirely out of consolidated revenue (as proposed by the Federal Government in 1945) or in whole or in part by means of an ear-marked social security tax.

This approach commends itself to the Council. Like Family

Allowances the plan is simple to administer, and since it operates on a pay-as-you-go basis, it does not involve the creation of a large reserve fund. It avoids the indignity of the means test, which in any strict sense should not properly be applied to people who up to the period of old age have provided for their day-to-day needs. Finally, it is an open-and-above-board system. Government subsidies are not concealed, as is often the case under "insurance" plans which create the false impression that the beneficiaries have provided for themselves. The plan is one of social security in the true sense in that persons contribute according to their means in order to provide a level of protection for those who need it.

HOW TO KEEP PUBLIC SERVICES DEMOCRATIC

SOME professions may be able to produce with relatively high degree of acceptance without citizen participation but social work is the one profession which cannot afford to go alone. It is sometimes assumed that volunteers are appropriate only to the operations of private or voluntary agencies; but this, I believe, is a serious error. One hears a mounting complaint about our growing bureaucracy; there is but one way of avoiding bureaucratic tendencies, namely, by attaching citizens to the policy-making branches of all public services. The citizen participation carries interpretation back and forth between the community as a whole and the technicians who serve it and this two-way procedure is one of the ways in which democracy keeps itself free from dominance, either by officials or technicians.

—Eduard Lindeman

FIRE AND FLOOD

FIRE and flood, plague, pestilence and famine, are words that we use carelessly about places we have never been. We have no mental picture of the Tigris in flood, of famine in India, of fire licking its way across London during the Blitz, of the pestilences being held at bay by the World Health Organization. Generally speaking we are pretty casual about disaster, because we think of it as something happening to someone else a long distance away.

In recent weeks Canadians have been shocked by disasters on their own doorstep, happening to people and to places they knew and loved. Fire at Rimouski and Cabano, flood at Winnipeg! This is sobering news for people used to thinking of the modern city as impregnable to everything but the atom bomb. Many of us have come and gone over the bridges of the Red River and Assiniboine at Winnipeg, and have thought of their historical associations. Few of us have thought that the day would come when those rivers could run wild, cause millions of dollars worth of damage to homes and rich farms, drive many thousands of people out of the city, cause the evacuation of hospitals, and of the weak, aged, and ill. Water on the rampage is a fearful thing. The possibility of water at Portage and Main is an incredible thing.

The rebuilding and repairing of Rimouski, Cabano, and Winnipeg will be in many ways the result of the patient day by day work of

individuals, using their own resources, and those available to them in their own communities. However, local energy and initiative are not enough, either now or in the difficult years ahead when the damaged cities are no longer front page news. These efforts must be supplemented by provincial and federal authorities, who will undertake not only immediate financial assistance, but also participate in long term planning for rebuilding, and for the prevention as far as possible of future disasters.

Money to make the plans work is vital, and the announced federal financial co-operation is welcome news, as is the offer of assistance from other provinces. The Manitoba Flood Relief Fund and the other voluntary efforts now under way will provide an outlet for the generous personal sympathy of Canadians everywhere. (See outside back cover.)

An ingredient essential to a good recovery program for the distressed areas is high quality community planning. This means that local groups with experience in such questions as health, housing, and welfare must be drawn in. It also means that social work knowledge and skills must be utilized to the fullest extent.

Because we believe this is important, we in the Canadian Welfare Council have lent Bessie Touzel, our Assistant Director, to work with the Canadian Red Cross and the local agencies at Winnipeg.



"From Fire and Flood, Good Lord Deliver Us."

Winnipeg's Central Volunteer Bureau went on 24-hour duty and took on responsibility for emergency housing under Flood Control authority. As people were evacuated from flooded districts, they reported to the Volunteer Bureau if they had no friends to billet them, and in turn the Bureau made radio appeals for rooms for these evacuees. A Driving Service was set up to transport the homeless to new destinations, and the women of Winnipeg tried to ease the strain for bewildered people who had lost their homes and possessions.

The Children's Hospital had to be evacuated one Sunday morning when the basement became flooded and the power failed. Within three hours, 52 infants and children who were not critically ill had been billeted, most of them in the homes of doctors. Each day a doctor and a nurse from the hospital visited the patients, and it is interesting that no baby in the group suffered any set-back. In the house in which I was a guest, we had two babies, a 9-week old post-pneumonia case, and a 4-month old surgical case. Their care was an original way of doing volunteer service and certainly presented a challenge, but it was also a worthwhile effort. The remaining 40 odd sick babies were transferred complete with doctors, nursing staff and equipment to the Red Cross Deer Lodge, which had in turn evacuated some of the vets to make room for the babies.

All voluntary organizations worked amazingly well together under Flood Control. The Red Cross cared for evacuees and out-of-town transportation for them, the I.O.D.E. collected and distributed clothing, the St. John Ambulance did first aid at the dikes and opened St. John's House to injured and fatigued workers, the Salvation Army helped with food and clothing and the Victorian Order of Nurses took on extra nursing duties.

—Genevieve Pembroke in *Just Talk* of the
Montreal Women's Voluntary Services, June 1, 1950

Presenting a C.W.C. Division and its Chairman

Delinquency and Crime Division—NORMAN BORINS, K.C.

A YOUNG lawyer, who spent most of his career prosecuting criminals, is the leader of a movement to reform lawbreakers by keeping them out of jail.

Actually, this is not as contradictory as it may sound. The brief, asking important amendments to Canada's Criminal Code which Norman Borins, K.C., chairman of the Canadian Welfare Council's crime and delinquency division, will soon present to the Hon. Stuart Garson, Minister of Justice, represents to a considerable extent the conclusions Mr. Borins reached during his dozen years as a Crown Counsel in Toronto and York county courts.

Perhaps the most significant sections of the brief are those requesting removal of mandatory sentences for certain crimes—theft from the mails, auto theft, drunk driving, and others and provision for payment of fines by instalments. The present pay-your-fine-or-go-to-jail system, it is argued, makes most offenses payable in money by the rich, in imprisonment by the poor.

But Norman Borins is not a "soft" reformer. His interest in keeping people out of jail is not because a jail sentence is an unpleasant or disgraceful form of punishment, but because not only



Norman Borins, K.C.

does it fail as a method of reform, but it actually has the opposite effect—that of making criminals.

"During my years as Crown Counsel," says Mr. Borins, "I found that most of the defendants I prosecuted were 17 to 23 years of age—and that 80 per cent of them were repeaters. It struck me that our whole sentencing procedure must be wrong, since its effect was to create a distinct, well-defined "criminal caste", at a great cost to society. Higher education in the profession of crime is obtained in prisons themselves; therefore the code which gives judges and magistrates no discretion in the punishment of certain crimes, or which sends a man to jail because he doesn't happen to have the cash to pay a fine, is encouraging rather than discouraging the making of criminals."

When Mr. Borins refers to "the

Code" he is speaking of something with which he had a word-for-word familiarity. This familiarity he gained honestly—and the hard way.

"Back in 1928," Mr. Borins recalls, "I was a student in the law office of J. W. Seymour Corley, K.C., a Crown Attorney and a lawyer of the old school. First thing every morning I would be called into Mr. Corley's office and required to recite, from memory and with no stumbling, six sections of the Criminal Code. There are approximately 1200 sections in the code, some of them pretty long and complex. But once learned and recited under Mr. Corley's critical ear, they were never forgotten."

The distinguished old lawyer was strict with his student, but was affectionately interested in the career of the studious, serious-minded youth from Stouffville, Ont., and asked him to stay on in his office after graduation.

Before long, Mr. Corley was stricken with a serious illness, and young Borins shouldered most of the heavy work of the practice. In 1935 he was appointed an assistant Crown Counsel. He resigned in 1947 to enter private practice.

Of the hundreds of cases which contributed to Mr. Borins' realization of the need for improvements in the Criminal Code and penal system, one stands out in his memory as an example:

Not long ago a Toronto store keeper was held up by a group of youths. He resisted and was shot to death. One of the boys, who will be called John, was the driver of

the hold-up car. With the others he was sentenced to ten years in penitentiary. The Crown appealed, and the sentences were increased to 15 years.

Borins knew John. Once before John's craze for driving had got him into trouble. He had stolen a car, and Borins as Crown Counsel had prosecuted him. Sometime after John started serving his 15-year penitentiary sentence his path and Borins' crossed again. John and another escaped from the penitentiary in an automobile stolen within the prison walls. In the escape a guard was shot to death and the car carried the two prisoners to brief freedom with John behind the wheel. The two men were soon apprehended and charged with murder.

Mr. Borins, now as defense counsel, was able to save John from the gallows by proving that the accused did not know his companion carried a gun and intended to use it if necessary. "All John knew," he told the jury, "was that here was a chance to drive a car once more—and he wanted to drive a car to freedom."

"He wanted to drive a car." That is the key to the tragedy of John. A simple desire, shared with millions of other youths, had twice put John's life in jeopardy, had three times caused him to be sentenced to prison.

The law did not look beyond the bare facts in John's case, but Mr. Borins did. He found enough background facts to fill a psychiatric social worker's case-book. John's

father was a night-shift bus driver and was seldom at home at the same time as his son. John's mother a fiercely possessive woman, ran her son's life and made all his decisions.

By driving a car—any car—John could emulate his father. He got a job as a driver for a Toronto firm of distributors and was happy and honest for a time. But by breaking the law he could prove to his companions—and himself—that he wasn't "mama's boy". And so John combined the twin compulsions, car-driving and law-breaking.

"John's case," says Mr. Borins, "plus many others, convinced me that a jail term is not the automatic answer to crime and that society must take a hand, must accept responsibility for the home and neighborhood environment it creates. When I was asked to take the chairmanship of the Canadian Welfare Council's division of crime and delinquency, I saw it not only as a responsibility, but as an opportunity."

In addition to keeping other people out of jail, Mr. Borins has a personal preoccupation—keeping himself out of politics. It is a struggle which started while he was still an Osgoode Hall student. Col. W. P. Mulock called him and asked two questions:

"How old are you?"

"Just 21," answered Borins.

"Good. Will you run as Liberal candidate in Bellwoods riding?"

Mr. Borins was reluctant but might have accepted, especially

since, as he put it, "running as a Liberal in Bellwoods at that time really wouldn't have been getting into politics. The party merely wanted to make sure the Conservative candidate didn't get an acclamation." However, another candidate turned up and Borins withdrew gracefully.

In 1945, Mr. Borins was drafted. He thought he was "stuck" this time, until he suggested an alternative candidate: David Croll, who had recently returned from the war with a distinguished record, having risen from private to lieutenant colonel. Croll accepted, and Borins once more had dodged political life.

"Now," he says, "I'm sure I'm safe from politics. Another member of the family is taking care of that end. During the last federal election, his 15-year old son Stephen was an active campaigner for David Croll, not only stumping the riding in a sound truck, but writing his own speeches!"

Apart from his law practice and his reform campaign, Mr. Borins' main hobby is his family. This hobby started back in 1931 when he met an occupational therapy student in a place which has been the "matrimonial agency" for countless couples—the Toronto Reference library. They were married in the depths of the depression, at the beginning of Borins' career—a doubly hazardous venture which has fully justified their joint faith in the future. In addition to Stephen, the "politician", they have an 8-year-old son, Edward.

Age Is Not a Welfare Problem

By JOHN S. MORGAN

*Associate Professor of Social Work,
University of Toronto School of Social Work.*

THE sittings of the Joint Parliamentary Committee on Old Age Security have focussed attention throughout Canada on the need for something better than the present old age pensions.

Unless it is clearly recognized that the pension is a means to an end and not an end in itself, there is some danger that the Government and the people of Canada will be misled into thinking that the problem is to design a system of cash payments which is administratively and fiscally feasible. The growing dislike of the means test is in itself a healthy symptom of recognition that the value of human dignity must be preserved in any system of economic aid, but it must be recognized that a test of some kind is implied in any scheme which aims at providing assistance to those who *need* it. Some would hide their test in the income-tax laws, in much the same way as the present system of family allowances has in it a hidden income-test. Others would like to see some system which avoids the necessity for testing need by establishing the economic security provision in such a way that most people will qualify automatically by test of retirement or test of age, or test of contributions paid. The Canadian Welfare Council has contributed the idea of testing for "premature age." The

primary decisions however should not be based so much on the administrative and financial methods to be adopted as on the economic and social objectives to be achieved. When these decisions have been made, that will be time enough to examine the relative merits of the different devices for achieving those objectives which lie within the field of economic security.

The assumption that the attainment of an arbitrary chronological age in itself justifies an individual in claiming and receiving economic aid from the community is a very dangerous assumption. There are varying calculations about the possible age-structure of the Canadian people, but all the experts are agreed that in the next 20 years there will be an ever growing proportion of people in the upper age groups. If all those who reach a given age are to be thrust by law into a state of dependency, there is going to be created for the producing group in the community a growing burden of cost which they will not find it easy or comfortable to bear. Moreover, recent studies have shown that the average worker neither wants nor should be compelled to retire from productive work. That way lies a miasma of economic and human waste. The objective should be to ensure that

those who retire from productive employment have a reasonable basis of economic security. Age, of course, is a factor in the judgement which has to be made to retire an individual from work, but it is not the only one, nor is a rigid age limit a very skilful or scientific measurement of work-capacity. A goodly number of industrial magnates and politicians would lose their jobs if it were. It is for these reasons that many students in this subject would prefer to see some form of retirement allowances rather than put their faith in old age pensions. This emphasis would also give a much needed impetus to better employment policies than those now commonly pursued in Canada (and in this respect there is no more wasteful and shortsighted employer than the Government of Canada which rarely employs staff over 45 years of age and maintains rigid age retirement policies, irrespective of the individual capacities of its workers.)

The economic objective then, should be to keep people as long as possible in jobs. That it can be done is shown by recent British figures which showed that over two-thirds of all insured men and over half of all insured women reaching "retirement age" (65 for men and 60 for women) since the introduction in 1948 of retirement allowances under the National Insurance Act have continued in regular employment. The proportion of men workers over 65 who continue in employment in the U.S.A. appears to be somewhere between 35% and

and 48%, according to testimony before the U.S. Senate Finance Committee hearings recently completed on the improvements to the Social Security Act.

The social objectives must be to meet the needs of older people in a modern industrial community. While it is true that the economic security of the individual must be the firm base upon which he can secure the useful enjoyment of his retirement, the other needs of the individual have to be considered at the same time as the question of retirement allowances. The reason for this is that the amount of benefit to be paid must be related to what it is intended to buy. If the monetary provision is to be the only provision made by the Government, then the amount must be set sufficiently high to secure goods and services sufficient to maintain the individual in health and decency. Since, in fact, many services are so unpredictable in their costs to individuals that it is probably impossible to set any pension or allowance at a figure which will be adequate at all times, even for the majority of beneficiaries, it is necessary to examine the needs of older people and consider how much of present productive capacity should be devoted to their needs as a single complex whole, of which the monetary benefits are only a part.

The needs of most old people are no different from the needs of all people and it is probably unfair to them and to the community to make special provisions for them

which are not available to their younger brethren. Thus, for example, all Canadians need better housing, improved health services, better recreation facilities, better employment counselling services and vocational training. Nevertheless, in each of these areas of need the special types of medical care, housing, recreation and employment services appropriate to older citizens deserve special attention in relation to the provision of retirement allowances or old age pensions. Experiments in other countries and in Canada in these fields should be examined for their usefulness in providing adequately for the needs of the aged.

The type of old age security—or better “*retirement security*”—which emerges from the present discussions must be measured against this complex pattern of human need and human resources.

The Parliamentary Committee has had presented to it for study a number of different proposals for raising the funds necessary to finance whatever scale of retirement allowances it may decide is necessary to meet the needs of Canada's older citizens. These schemes all have their advocates in Canada and some of them have prototypes abroad. It seems to be accepted by most Canadians that they do not want a public assistance pension, that is to say a pension payable from the general tax fund to those older persons who meet some test of need. Certainly a system like the present old age pensions, in which 73% of those

who survive a fairly elaborate process of financial investigation get the maximum pension, has little to commend it either on grounds of human dignity or on grounds of efficient administration.

It can be demonstrated actuarially that any scheme for all Canadians which depended entirely on the principles of commercial life insurance (what is sometimes described as the “deferred annuity” method) is financially and economically impracticable.¹

A number of proposals, including that of the Canadian Welfare Council,² have referred to some form of universal pension, payable from general tax-revenue at a given age to all Canadians on the same pattern as family allowances, with adjustments in the income-tax exemptions to reclaim the benefits from those who do not need them. There have been a number of significant proposals on these lines. Mr. W. M. Anderson suggested something of this kind in CANADIAN WELFARE, October 1949. Mr. Alton Linton, testifying on behalf of the American Life Convention and the Life Insurance Association of America, made similar suggestions in a tentative form to the U.S. Senate Finance Committee. It is noticeable that this proposal is particularly attractive to those who are accustomed to large

¹This was clearly demonstrated at the hearings of the U.S. Senate Finance Committee hearings on the proposed amendments to the Social Security Act. See the evidence of Arthur J. Altmeyer.

²NOTE: The Council proposed that old age pensions could be financed a) through an earmarked social security contribution or tax, b) out of consolidated revenue, or c) by a combination of both. Benefits would not be dependent on contributions or payments.

—Editor

scale financial and administrative operations, and that is to be expected because some of the major advantages of this scheme lie in its apparent administrative simplicity. It has other advantages: it applies to everyone and there is no stigma attached to it; it can easily be adjusted within the framework of budgetary policies; its benefits are predictable and each potential beneficiary can calculate his own position and plan his financial affairs accordingly.

Its disadvantages are not so apparent but are very real. Unlike expenditures on family allowances, which rise slowly because the birth-rate is not rising very fast and may soon fall again, expenditures on universal old age allowances will rise very rapidly: the Canadian Welfare Council's modest proposals are estimated to cost \$385,000,000 in 1951, \$489,704,000 in 1961 and \$583,465,600 in 1971. Figures of this order could well throw the budget structure out of balance. They will require a drastic revision of income-tax policies, with a consequent multiplication of the tax-collecting bureaucracy (for example the Council proposals would require income-tax return from some 750,000 recipients of pensions, few of whom now submit returns, and would add, through lowered exemptions, perhaps another million to the present income tax rolls.) This sort of plan makes no place for contributions from employers and that is a real psychological as well as fiscal weakness. Because old age pensions will have to compete with other demands in

the national financial picture, there is little doubt that the amount of benefit will be controlled by the political and financial climate of the day rather than by the long-term needs of retired older people. Moreover, since the beneficiaries will have little or no direct association with the raising of the funds, there will be increasing pressures all the time for larger benefits; and since all old people unlike children, have votes there will be real danger of excessive amounts being paid out in old age allowances in proportion to amounts made available for other social and economic objectives. There is some reason to doubt, therefore, whether this method will achieve the objectives of a good scheme for old age and it is quite probable that the economic and social objectives will be obscured by the fiscal considerations and by administrative convenience.

The other method of financing pensions most often proposed is a government operated compulsory contribution scheme, with benefits related in some way to contributions. This is the method favoured by the Social Security Administration in the U.S.A. and now in operation in Great Britain on a universal basis. It should be said here that there are many differences between the use of insurance techniques in a *contributory* scheme and the use of the same techniques in *commercial insurance*. For example, it is often said that 'Of course, the insurance idea involves the building of a large fund of money before a decent pension can be paid.' That

would be true of a commercially operated insurance scheme. It is neither necessary nor desirable in a compulsory contributory scheme operated by the Government. The Government puts the nation's credit behind the latter operation, and it is not necessary, therefore, to guarantee payments by accumulating funds on an actuarial basis (or deferred annuity basis). The only fund which is needed is one large enough to ensure sufficient ready cash for current operations, over a comparatively short period of say eight to ten years. To accumulate more than this is bad public finance. In effect, the contributory scheme creates a contract between the citizen and his Government that if the citizen contributes while he is productive and earning, he will have a right to benefit when he is retired and dependent.

This method has certain disadvantages. Administratively it involves some machinery for collection of contributions and maintenance of records. Because there is some connection between contributions and benefits, the scheme can become inflexible and, as the history of the Old Age and Survivors scheme in the U.S.A. shows, benefits do not change as fast as changing costs of living and changing social judgments about standards of health and decency. In a federal country there are fiscal, administrative and constitutional difficulties between the Dominion and the provinces. If benefits are to be on some graded principle (related to previous earnings, for example) these difficulties are

increased. Most of these disadvantages have been met and in some degree overcome in the various schemes now in operation in other countries.

The advantages of the contributory method, however, are at least as attractive as the disadvantages. Most people find the idea of paying a contribution an acceptable idea, whereas they resent and dislike paying taxes. That is a psychological factor of some importance when it comes to raising large sums of money from those who do not now pay income-tax. The fact of creating an individual contract between the worker and the fund is not only attractive because it creates a sense of a right to benefit, but also because a direct relation between contributions and benefit rates should have the effect of moderating excessive demands for increased benefits. The separation of the money-raising for economic security from the national budget avoids the unbalancing features of the universal benefits which have already been discussed. The contributory method can be used to collect funds from the employers of labour as well as the potential beneficiaries and in most schemes some support is required from the general tax revenues. This provides a broad basis of financial security and spreads the cost into the middle and lower income groups. There should be no hedging at this point. Economic security benefits have to be paid for out of current production. Some figures from Great Britain indicate that by this method it is possible to raise a

large proportion of the necessary revenues over and above tax revenues, even when income-tax is considerably heavier than it is in Canada today.

THE BRITISH INSURANCE FUNDS:
RECEIPTS¹

Revenue Account in £ millions	1947	1948
Contributions of employees, self-employed, etc.....	119	174
Employers Contributions.....	113	151
Income from property.....	22	24
Grants from Exchequer.....	136	146
	390	495

There may be other variations of these methods, but the choice seems to lie in an adaptation appropriate to Canadian needs. The methods of collection and the methods of paying benefits, as well as the size and nature of benefits paid, can contribute to the social and economic objectives of the scheme. Benefits should be predictable, that is, the worker should know how much he is entitled to draw. Allowances should be universal or as nearly universal as can be achieved and should be not only a legal right—there should be machinery of appeal and fair hearing by which the beneficiary can enforce his rights. Allowances should be sufficient to permit those who retire to live at a minimum level of health and decency, but benefit conditions should be so devised that they encourage continued employment by those who

are capable of continued productive work and permit part-time work on the part of those who are capable of some but not full employment.

It must not be forgotten that there will always be some people whose needs are greater than the normal. The poorer the social services available for the whole community, the more older people there will be with special needs. To deal with these special needs it will be essential to have a subsidiary program based on need (frankly facing the inevitability of some test of 'need' in this type of program). Adequate geriatric services, medical care and medical research, special housing schemes, and other social services of a preventive character are more valuable than rescue programs involving such things as long-stay hospital and custodial care of the aged.

The worst folly Canada can commit is to think of the aged as a welfare problem. The aged are normal, healthy citizens, many of whom have considerable productive capabilities. The social and economic objectives of any plan for the aged should be useful employment, healthy and happy retirement, adequate welfare services, and special welfare programs for those with special needs—in that order. The problems are firstly industrial, secondly financial, thirdly administrative, and fourthly constitutional. The extent of the need for special welfare services for the aged will be the measure of Canada's failure to solve these problems.

¹From figures supplied by the United Kingdom Information Office, Ottawa.

DOROTHY KING

AN APPRECIATION by DOROTHY AIKIN

WITH her retirement this spring as Director of the McGill University School of Social Work, Dorothy King completes thirty-seven years in Canadian social work, years during which she has made a contribution, which places her among the foremost members of her profession. Coming from England just prior to the first World War, she worked in Western Canada, first as Secretary to the Relief Committee of the Canadian Patriotic Fund in Victoria and following the War as General Secretary of the Board of Public Welfare in Edmonton. This was a memorable period for Miss King and one she often speaks of with warm appreciation of the persons she knew and the experiences she had. It is fitting that, as she presides this spring over the Canadian Conference of Social Work, it should be on the west coast, where she first began her career.

Miss King came east in 1926 to the Big Sisters' Association in Hamilton. The following year she was appointed Supervisor of Case Work of the Family Welfare Association of Montreal, a position she left in 1933 to establish the Montreal School of Social Work. During her sojourn in Montreal, Miss King has been an active member of the community: as a member of the Board of Governors of the Montreal Council of Social Agencies, its Honorary Secretary, and its acting



Dorothy King

Director for a year; as President of the Montreal Branch of the Canadian Association of Social Workers; and as consultant to the community on most welfare measures.

Although her residence has been limited to four cities, Miss King is known throughout Canada chiefly through her work with the Canadian Welfare Council. For many years she was a member of the Council's Board of Governors and Chairman of the Family Welfare Division. During two summers she was acting Executive Director of the Council. Too, she participated in special studies and surveys of community needs in a number of cities: Saskatoon, Moncton, Saint John among others. For the Federal Government she was chairman of a sub-committee of the National Employment Commission and was a member of the Advisory Com-

mittee to the Dependents' Board of Trustees.

Significant as has been her social work activity, it is as an educator that she is chiefly known today. It is difficult to think of Miss King apart from the School of Social Work or the School apart from Miss King. When in 1933 she agreed to act as director of a school of social work in Montreal, there was little to ensure success, except the conviction and determination of certain citizens, interested in the community's welfare, and of the Alumni of the former McGill School for Social Workers. Miss King and a secretary were the total staff, lecturers donated their services, and there were nine full-time students. It was a courageous undertaking in the midst of the depression. McGill, which had closed its school a year before as an economy measure, gave the young school its blessing. More than that, it provided accommodation on the campus, made its experience in training available, and accepted representation on the Board of Directors. Today the School of Social Work is a part of McGill University, has 131 students enrolled, and a full time faculty of twelve.

Many have had a share in this achievement: the Board of Directors; the contributors, many of whom have given to the School since its establishment; the agencies, who supplied field work; the Alumni, who have supported in many ways. All of these would say though that the credit belongs

mainly to Miss King. Perhaps devotion to a cause is becoming old-fashioned in our modern social work practice but the McGill School exists today because Miss King and others had it in full measure. For ten years Miss King was never out of touch with the School, even on so-called vacations. There simply was no one to carry on for her and she cared what happened.

Since she is the holder of a diploma from the New York School of Social Work and of Bachelor's and Master's degrees from New York University, Miss King had easy access to American experience in social work education. Porter Lee and Margaret Leal, of the New York School, watched with interest the development in Montreal and, with Edith Abbott of the University of Chicago, freely gave counsel. The School, therefore, had the benefit of Miss King's wide knowledge of Canadian social work and the more extensive experience in social work education of the largest American Schools. Under her leadership, the School's curriculum was organized in relation to their recommendations. That it was soundly done is evidenced by its general program and its medical and psychiatric case work sequences being accredited by the appropriate bodies. The group work sequence, the latest development, is currently under review for accreditation. Further, when the School was taken over by McGill, no changes in the curriculum were requested to enable students to receive degrees.

Miss King was the first chairman of the National Committee of the Canadian Schools of Social Work and, besides giving counsel to newer schools, taught for two summers at the University of British Columbia, in whose Department of Social Work she is therefore especially interested. For a period she was chairman of the committee of the Canadian Association of Social Workers on Recruiting and Training and Service Standards. Since 1931 she has taught at the McGill University School for Graduate Nurses.

A list of achievements and activities fails to convey the warmth of Miss King, a quality her students know well. In fact, when in 1946 she was awarded the Order of the

British Empire, many graduates felt as if they too had been honoured, because she is a part of them.

Her many friends rejoice that she is now to have more leisure, although Miss King is certain to continue active in Canadian social work, at least in a consultative capacity. She leaves a substantial monument to commemorate her service—a School equipped to play a major role in social work education, and a corps of graduates, working responsibly in all parts of Canada, in the United States, Australia, South Africa and Germany. We thank her for what she has meant to us all and wish her many happy days ahead.

ALCOHOLISM

THE \$1,000 Scholarship Fund recently established by the Liquor Control Board of Ontario to the School of Social Work, University of Toronto, is part of a plan to stimulate research into the problem of alcoholism.

Graduate students will be encouraged to undertake specific studies such as the following: Alcoholics coming before the city courts; relationship between sub-standard housing and alcohol; the number of alcoholics seeking help from community service organizations; the effectiveness of present methods of dealing with alcoholics; and the social and emotional adjustment of children taken from homes where one or both parents are alcoholic.

The work will be done in consultation with the Research Department of the Liquor Control Board of Ontario and the Board will reserve the right to publish in full or in part, any project completed by a scholarship student.

Laura Holland, C.B.E., LL.D.

The honorary degree of Doctor of Laws was conferred upon Laura Holland, C.B.E., by the University of British Columbia at the Spring Convocation on May 12 this year. This academic honour justly recognizes the leadership Miss Holland has given to the profession of social work in British Columbia during the past twenty years, particularly as that leadership has contributed to the building of adequate child welfare legislation and practices.

Miss Holland's career in social work began after the First World War, during which she served overseas as a nursing sister with the Canadian Army Medical Corps. On completing her social work training at Simmons College, Boston, she was appointed to the social work staff of the Montreal General Hospital, leaving this position to go to the Ontario Red Cross Society to organize outpost hospitals. Two years later she was appointed Director of Social Work in the Department of Health, Toronto, in this post working closely with the Toronto Children's Aid Societies. From this experience she gained the practical knowledge which was to serve British Columbia so well as it later claimed her services.

In the summer of 1927, Miss Holland moved to Vancouver, assuming the duties of Manager of that city's Children's Aid Society. Her task of launching a plan of foster home care for children, previously cared for in questionable fashion in an institution, was successfully accomplished in a remarkably short time and four years later, having created out of chaos a strong professionally geared children's agency she felt free to respond to the call of the Provincial Government for her services. In this wider arena, as Deputy Superintendent of Neglected Children, she was responsible for making child welfare services available to all children in the Province, her sound and reasoned planning influencing the development of policies and legislation alike.

Recognition for her services in this children's field came in 1934, when she was made a Commander of the Order of the British Empire in the first Honours List to include Canadian women. The citation accompanying this award reads in part: "For (her) work in organizing and developing outpost welfare services and child protection work in Eastern and Western Canada."

In 1936, when professional welfare services were inaugurated for many of the rural areas of the Province, Miss Holland directed and supervised this development which set the pattern on which the present generalized work of the Social Welfare Branch is largely based. Moving on again after this Welfare Field Service was well established to various newly emerging fields needing her wise leadership, she culminated her career with the Provincial Government in the high and valued position of Adviser on Social Welfare Policy to the Minister of Welfare, a post she occupied until her retirement in 1945.

Throughout her whole period of service in British Columbia, Miss Holland's counsel was continually sought by community organizations of all kinds. To her must go a large part of the credit for establishing the School of Social Work at the University of British Columbia in which she taught the courses in child welfare during the 1930's. Nor have her voluntary activities in social work ceased since her retirement for she has continued to serve on professional and community committees in Victoria where she now makes her home.

Thus her award of an honorary Doctorate of Laws is a becoming acknowledgement of her stature in a profession which she has done so much to establish.

Arthur L. Crease, M.D., D.Sc.

Dr. A. L. Crease was another distinguished leader in the social sciences to be awarded the honorary degree of Doctor of Science by the University of British Columbia this year. As Director of Mental Health Hygiene and Psychiatry for the Province of British Columbia, Dr. Crease devoted his professional lifetime to the development of progressively modern methods for the institutional care and treatment of the mentally ill, and to the establishment of clinical mental hygiene services both of which are acknowledged to be among the finest on this continent.

Dr. Crease received his early medical training at McGill University from which he was graduated in 1910. This was followed by four years of post-graduate study in medicine and pathology in the hospitals of Rhode Island, after which excellent preparation in medicine, he came to the Provincial Mental Hospital, then located at New Westminster, B.C., as pathologist and physician. By 1934, he had been given total direction of the then relatively restricted treatment program, which from that time on grew steadily under his guidance in spite of the difficulties presented by first the great depression and then the upheaval of World War II.

It would be difficult indeed to catalogue all the many aspects of treatment and prevention now in practice which are attributable to Dr. Crease's vision and professional acumen. Mention must be made, however, of one of his earliest moves to create a Child Guidance Clinic service, which he himself directed and served for many years following its establishment in 1932, and which now has four fully-staffed clinic teams giving a comprehensive diagnostic, consultative and treatment service. Another early development for which he was responsible was the instituting of social services within the Mental Hospital itself, as well as in the Child Guidance Clinic, this staff to-day numbering 18. A training school for psychiatric nurses was also set up at an early time and throughout the years there has been a carefully formulated plan to allow for the advancement of the scientific knowledge and skills of the psychiatrists within the total program. Such rehabilitative and socializing services as occupational therapy and recreational therapy have become integral parts of the hospital life, and very few medical specializations are not included in the treatment facilities of the Hospital.

The crowning achievement of Dr. Crease's career, and a plan toward which he had been working for many years, was the establishment this year of the Clinic of Psychological Medicine, appropriately named the Crease Clinic. The emphasis in his direction of treatment had always been on the early, active, intensive treatment of the mentally ill, which emphasis, he thought, shortened the duration of the illness, reduced the toll of psychic suffering and left the patient with fewer incapacitating "mental scars" when he returned to his home and community. This philosophy has been fittingly translated into practice through the Crease Clinic.

Dr. Crease retired from his work in March this year, leaving a wide organization well-established to serve the cause of mental health. Perhaps no finer tribute could have been paid him than that of being honoured by the University of British Columbia for his inspiring accomplishments for the people of that Province.

Indian National Conference of Social Work

By NELL CAMERON

Miss Cameron, who attended the Indian National Conference of Social Work in Delhi, India, as Australia's official representative, is Senior Social Worker in the New South Wales (Sydney) Headquarters of the Commonwealth Department of Social Services.



IN old Delhi, the site of seven former cities, with the dust of bullock wagons rising from the roads nearby and sounds of tonga bells just outside, it was moving indeed to hear Dr. J. Mehta, president of the Indian National Conference of Social Work, voice in perfect English and in words and phrases familiar to social workers the world over, the aspirations of Indian social workers for their own people. With the advent of freedom in India, he said, the country had to replace its former political freedom by one that would foster the growth of personality. She had to try to attack the "five giants"—physical want, disease, ignorance, squalor and idleness.

The Government of India has taken many bold and far-reaching steps entailing immense financial expenditure to make the environment productive by industrial development and make use of vast resources with a view to feeding, clothing and housing the people, Dr. Mehta said. No country in the history of the world has ever been challenged with such a stupendous

task of rehabilitation as that involved in settlement of 6 million totally uprooted and utterly resourceless people. The refugee problem was not only a problem of economy or rehabilitation but a colossal social problem. It was only the intensive efforts of social workers that would prevent the refugees from developing into indissoluble separate 'social islands.' The government was prepared to hasten their assimilation by providing land loans, cottage industries and the establishment of separate townships.

The conference drew to Delhi, for the week after Christmas, over 400 social workers from many parts of India as well as foreign observers from Israel, Soviet Asia, Britain, Sweden, Norway, U.S.A., Australia, Switzerland and Czechoslovakia. Nineteen Indian States, Provinces and Unions were represented. Bombay Province sent 57 delegates, each one representing a particular social agency or distinctive social activity.

The setting of the conference was the Convocation Hall of the University of Delhi. Subjects for

discussion at the four main sectional meetings arranged by the Conference planning committee were:

1. The State and social services. This section included rural and tribal welfare.

2. Family, child and youth welfare.

3. Co-ordination of social work: Its possibilities and difficulties.

4. Social work in industry.

The Australian observer elected No. 3 and was interested to find how similar were the conclusions and recommendations coming from its meetings to those which she might hear in a like gathering at home. They were as follows:

- a. In each city the Indian Conference of Social Work or its provincial branches, should take the initiative in setting up a council of social service agencies for bringing about co-operation and co-ordination in all activities undertaken by private and public social agencies.

- b. These local councils should promote the idea of "community chest" and "joint campaign" for raising funds required for social work.

- c. Councils should take measures to bring together for efficient administration and co-ordination of activities, charity trusts working in the same city or region and having similar aims and objects.

- d. In a secular state the handicaps and social inadequacies of every person, to whatever caste, creed, and sect he belongs is of concern to the public and to the State. While caste and

religious institutions often have undertaken social work efficiently, it is expected that in the future set-up of social services, their roles will be increasingly taken up by public trusts or by the State.

In looking in at the sectional meeting on "The State and Social Services", the Australian observer caught a glimpse of the tremendous need for rural and agricultural reorganization in a country where 87% of the inhabitants live in rural areas, often in idleness, in utmost poverty, in poor health and nearly always inadequately nourished.

A comprehensive program of social security for those engaged in agriculture and allied industries was recommended to include regulation of tenant and landlord; a living wage for agricultural labour; reduction of the burden of death; control of usury; regulation of agricultural marketing; prevention of sub-division and fragmentation of land. To overcome the handicap imposed by the prevailing small unit of cultivation and for the promotion of more progressive agriculture, the following measures were recommended:—Co-operative farming; organization of agricultural labour; settlement of landless labourers on collective farms; and revival and expansion of village industries suited to modern conditions.

The Delhi School of Social Work is India's first school of social study to be affiliated as a post-graduate institution to a university. The school was first founded in Lucknow in 1946 under the auspices of the National Y.W.C.A. of India, Burma and Ceylon. The school was shifted to Delhi through the efforts of an American educationist, Miss Elimna Lucke, Professor of Social Work at Columbia University, New York, who was mainly responsible for the reorganization of its courses and its elevation to the post-graduate standard. Graduates of universities are admitted and trained for the Master's degree in social work.

—*Indiagram*, May 10, 1950

The Care of Children

By THE MOST REVEREND GERALD BERRY
Bishop of Peterborough

THE VISITING architect was inspecting a newly constructed Roman Catholic Church in Westmount, P.Q., and his guide, an engineer associated with him on another project in Montreal, brought him to the west side of the new construction. There the full sweep of the lines of this cruciform building stood out in the bright moonlight "Give me these stone churches built squat to the ground, they are there to last forever" the visitor exclaimed.

This impression of solidity and unchanging lines is often that of the outsider examining the forms in which the social charity of the Roman Catholic Church is cast—particularly her institutional buildings and program. In these days of rapid change and the many questions of professional workers in regard to the proper use of institutional placement, it might be useful to give some attention to the evolution taking place behind these apparently unalterable facades.

The outstanding long term development within the last decade and a half in Canadian social work, is the rapid multiplication of the professional Schools of Social Work and it should be pointed out that three of the present eight are Roman Catholic foundations and all established since 1940. Furthermore, two, if not all three, owe their existence to the initiative of

the Archbishops concerned. Since these schools at least keep step with the teaching programs in similar institutions, it is fair to state that the Roman Catholic Church is expecting changes in the field and is anxious to adopt whatever is sound in the new professional organization. There are those who maintain that to meet the new need of professionals, the traditional solution of the past will become operative once again and their expectation or forecast is that new religious communities will arise to provide at least a considerable part of the personnel.

After World War I such new foundations sprang up—two at least in our own country to match many in Europe. Such groups have been inclined to become more flexible in organization, and have even discarded the guimp traditional to the religious Sister, in the knowledge that they must travel at odd hours to do their work and even to odd places. Besides, with the rivalry that the outside world hardly suspects, four or five of the older communities already long in the field, have sent a steady stream of students from their own ranks to the schools of social work.

However, this is not to say that such new groups will monopolize the work—not any more (and likely less) than the educational work of the Roman Catholic

Church is accomplished by dedicated men and women. The attitude of the church is founded on the Gospel command of charity to one's neighbour and especially on the twenty-fifth chapter of St. Matthew, where the sick, the hungry, the thirsty and the prisoners, are identified as being Christ Himself, and the very passport of all to the Eternal Kingdom. Certainly a part of today's welfare program requires professionals and the Roman Catholic Church is confident that her children will give their lives and regard such work as called for by the Lord Himself within the framework of religious communities.

It would be much too long to discuss the various fields of modern social work as performed today in relation to such statements as I have made. Let us limit ourselves to the field of child care with the dependent child especially in mind.

Up to the 1940's, it might be affirmed that the distinctive growth in the professional side of social work is found mainly in the matter of case work—the individualization of the client and the diagnostic and treatment process. This growth is to be found in the family field and its natural concomitant, children's work. Family breakdown drew considerable attention and workers were led to view with the gravity belonging to it, the cause or causes for separating any child from its parents.

No longer was it acceptable to leave the decision as to the breaking up of a family circle as the responsibility of any one person. A case

conference was convened to explore every possibility, the relatives were canvassed, the temporary solutions of visiting trained housekeepers were called into play much more frequently. Casework with the parents provided other solutions than actual placement. The study of the whole situation at the point where the family applied to the agency with placement in mind became much more exhaustive, sometimes to the evident irritation of a board member or other referring friend convinced that quick placement was the solution. Under the impact of psychiatry openly taught in the schools, workers were familiarized with such quasi-axioms as—"treatment begins at first intake interview". Add to this the almost universal attention paid to emotional elements and especially in the case of children, affectional ties to parents and between themselves. The sum total expresses a fair-sized revolution in placement practices in social agencies.

This may be illustrated from a study of child placement requests over a period of ten years carried out in a large centralized diocesan Roman Catholic Charities in the United States. There were 3,525 such requests at intake, and 57.7% or 2,032 were handled by the family case worker without a placement at all. Another 3.9% through relatives, another 579 cases by other adjustment—the results can be figured out, if you have followed this far:—only 22% of such applications ended in placement.

The date of this study is 1938, almost 20 years after central office organization was established in that diocese.

If I cite this study in such detail, it is to point out that changes do come, but are unlikely to be swift in Roman Catholic Charities. I should add immediately that out of our experience in that office, we found it valuable to always open such cases in the family division and only after casework had been tried and brought a conclusion that placement was necessary, would transfer to the placement division be effected. Even then, some degree of casework was continued.

But in the welfare problems of children, the great change over the past 25 years is in the very extensive use of the foster home, instead of the institution. Weighted as it is and has been with institutions, the Roman Catholic Charity program would seem to be out of date if current practice is consulted. Broadly speaking, there is a wide area of agreement among practising social workers on the value of the foster home placement, and there are some enthusiasts who occasionally in conversation or in briefs, give the impression that something like a dogma is being created.

It seems accurate to state that for the child in need of ties of family affection, the usual placement is a foster home. It seems much less accurate and therefore less sound to divide placements into those for the normal child (the

foster home) and those for the abnormal, (the institution). Many normal children require institutional placement: temporarily during the illness of the mother, or the period during which a widower can rearrange his domestic affairs to carry on; for a lengthier period in cases of spoiled children ultimately destined to a foster home or when there is serious emotional disturbance. Besides, it should be added that a foster home program depends on the quality of casework services, sufficiency of funds in the agency, and the availability of the needed homes of the requisite quality in the community. The strains of the war period and subsequent housing crisis have made these conditions very clear.

Admittedly the home (meaning his own or a substitute) is the normal environment for a child. Admittedly logic is a great virtue and logically the Roman Catholic Church programs here and elsewhere ought to be weighted in favour of the home to conform to our strong stand on the rights of parents to hold a primary, though not an exclusive position, in the home and other education of their offspring. We are face to face with a time-lag between the logical theory and the much less logical practice.

However, there is understandable reason to explain this time-lag and even justify it. Many children's institutions were born of need—some of them as a consequence of famine, war or epidemic. They have sunk roots in the community

and serve even in these days in our community chest campaigns as sparking an appeal to the hearts of subscribers. Again these houses are operated by religious sisters who because of their character and devotion, past services and closeness to the people, have won a place in the affection of parents in and out of need. More than this, they possess the confidence of the people, hence easy rapport with parents and children is almost habitual. These characteristics are particularly in evidence in the smaller homes, both urban and rural. Institutions like other social agencies are a reflection of the attitudes of the community setting and, as is well known, they respond slowly or rapidly, as the current philosophy of their constituency alters.

The change over to some of the newer practices is apparent in differing degrees in a variety of places. Central intake for child

placement is operating in a number of dioceses. Social workers are doing their work from the inside of many Roman Catholic institutions. The schools of social work are graduating more professionals every year.

One large diocesan Catholic Action Bureau, concerned with social action in the main, has successively employed three or four graduates of these schools and insists that only they need apply for the ranking positions. The median for the period of placement in several children's institutions is lower and indicates that the planning services of social agencies are much more active. Perhaps these changes may be taken to point out an evolution that is gradual, related to the needs of the case and to the larger picture of social evolution in the care of children. Hurry, you may gather, is not of the essence.

Spiritual force, history clearly teaches, has been the greatest power in the development of men and history. Yet we have merely been playing with it and never seriously studied it as we have the social forces. Some day people will learn that material things do not bring happiness and are of little use in making men and women creative and forceful . . . When this day comes, the world will advance more in one generation than it has in the past four generations.

—Charles Steinmetz

The men who try to do something and fail are infinitely better than those who try to do nothing and succeed.

What the Council is Doing

Dr. Stuart Stanbury, national commissioner of the Canadian Red Cross, phoned from Winnipeg one day to ask if Bessie Touzel, assistant executive-director of the Council, could leave for that city the next afternoon. Not asking too many questions about what she was being requested to do, and anxious to help out in an emergency, Miss Touzel flew off on schedule. It wasn't long before the following telegram came from Ivan Schultz, Manitoba Minister of Health and Public Welfare: "Miss Touzel has been of tremendous value in the present situation since her arrival here and is now acting as chairman of the committee in regard to the return of evacuees and welfare problems generally. She has the complete confidence of the Government and the Canadian Red Cross, and I sincerely hope her service can be retained here at least until the major part of the work is completed. Miss Touzel's qualifications of administrative ability and executive direction are uniquely appropriate for the task at hand. Accept our grateful thanks for making her available." . . . Miss Touzel's own letters have been full of two things: her admiration for the people of the Red River Valley and her excitement at helicopter flights over the dykes and dams. She reports that she was rather staggered when

an official of the American Red Cross asked her if she would like to get additional disaster experience at the next big American tragedy.

Readers of CANADIAN WELFARE will have received a notice of our annual meeting in Vancouver by this time and as this is written before the event we can't add much to what you already know. A report will be carried next issue of the Division meetings (Family and Child Welfare together, Public Welfare, and Community Chests and Councils), the luncheon at which a report on the year's program will be presented, and the afternoon panel discussion of the Council's brief to the Joint Parliamentary Committee on Old Age Security . . . Mrs. Kaspar Fraser, president of the Council, R. E. G. Davis, executive director, and David Crawley, Elizabeth Govan, Phyllis Burns, and Kathleen Jackson of the staff were all at the meeting and the Canadian Conference on Social Work that followed. Mr. Crawley addressed a Conference session on public relations.

Henry Stubbins, new staff member in the Community Chests and Councils Division, barely got himself installed in his office, his wife in their apartment, and his car in the parking lot out front before he was off on a series of field trips. Within the

past few weeks he has visited Oshawa, Belleville, Brantford, Halifax, Moncton, and Saint John, N.B. He is now on a swing through southwestern Ontario. The requests for his services certainly show that the Council is meeting a real desire on the part of Canada's community chests and Councils to make use of every bit of advice and help they can get.

In case you pay us a visit during the summer, the office will be closed Saturdays . . . There are a couple of changes in individual membership regulations: \$3 members are now known as Associate Members (used to be Regular Members), and \$10 members are now entitled to one free copy of all Council publications . . . Mme J. Edouard Dupuis of Montreal has single-handedly brought in over 50 new members during the past three months . . . Sherbrooke, P.Q., and Stratford, Ontario, will join the ranks of community chests in the autumn, making a total of 53 chests in Canada. The response to our request for names of people, board members and so on, who might like to get the monthly bulletin of the Department of National Health and Welfare, has overwhelmed us all. Consequently it

may be some time before the lists are sorted, checked and converted into addressograph plates. However, the Department is very appreciative and assures us that as soon as possible copies of *Canada's Health and Welfare* will be going out to the people suggested.

Elizabeth Govan of the staff spent a hectic six weeks guiding our old age and rehabilitation briefs to completion. The first, summarized elsewhere in this issue, was presented to the Joint Parliamentary Committee on Old Age Security by R. E. G. Davis, executive director of the Council, on May 17; the second was prepared for the Dominion Conference on Rehabilitation of Handicapped Persons which was to meet in Ottawa May 25-27 but was postponed. Miss Govan worked with two large committees and must have written 100,000 words and read half a million in the course of her duties. Both briefs were approved by the Board of Governors amid compliments to Miss Govan and the committee members who put so much time, knowledge, and experience at the Council's disposal. The documents occasioned news and editorial comment in the press.

REHABILITATION CONFERENCE POSTPONED

THE FEDERAL conference on the rehabilitation of the handicapped has been postponed. Representatives of the provincial departments in Manitoba, Saskatchewan and Alberta intimated that they would be unable to attend because of the problems created by the floods and the consequent evacuation of the Winnipeg area, and the decision to postpone the conference was accordingly made. Assurance has been given by Mr. MacNamara, Deputy Minister of the federal Department of Labour that the conference will be held as soon as circumstances permit.

ABOUT



PEOPLE

Murdoch Keith, formerly casework supervisor of the John Howard Society of Ontario, has become the Assistant General Secretary of the Neighborhood Workers Association of Toronto.

Waldron A. Goff has been appointed Executive Secretary to the Association of Children's Aid Societies for the Province of Ontario succeeding the late Nora-Frances Henderson. Mr. Goff's last position was as Superintendent of the Brant County Children's Aid Society.

David E. Woodsworth succeeds Marshall S. Bier as Superintendent of the Port Arthur Children's Aid Society. Mr. Bier has joined the staff of the Minneapolis Family and Children's Service.

Quincy Lloyd Nighswander, formerly of the Orillia Branch of the Children's Aid Society of Simcoe County succeeds Frank Appleyard as Superintendent of the Kent County Children's Aid Society. Mr. Appleyard has retired.

J. Alex Edmison, K.C., well known in connection with the Canadian Penal Association and the John Howard Society of Ontario, has been appointed Assistant to the Principal of Queen's University. He will have special concern with all matters of public relations and of endowment. Mr. Edmison will continue his interests in the penal field.

Dr. A. M. Gee, Medical Superintendent of Essondale Mental Hospital, has been appointed Director of Mental

Hygiene and Psychiatry for British Columbia, succeeding Dr. A. L. Crease who recently retired after spending thirty-six years in the provincial service.

Janet Gillis of Bridgewater has been appointed Executive Director of the Children's Aid Society at Lunenburg, Nova Scotia, replacing A. L. Tedford. Miss Gillis was formerly Assistant Director of the Society.

Dr. Natalie Burakiewicz has joined the staff of the Montreal Council of Social Agencies. She graduated from the University of Warsaw as a doctor of medicine and has practiced as a physician in Poland. She also worked for the Polish Red Cross and U.N.R.R.A. and came to Canada last July.

William Smith, formerly field worker with the Children's Aid Society of Eastern Manitoba, has joined the staff of the Manitoba Public Welfare Division.

B. C. Hamilton, Executive Director of the John Howard Society of Quebec resigned recently.

Ada Greenhill is leaving the Maritime School of Social Work to become Assistant Professor of Casework at the School of Social Welfare, St. Patrick's College, Ottawa.

Ruth Cawker, formerly advertising assistant with the Great West Life Assurance Company, succeeds Margaret Kennedy as Public Relations Director of the Community Chest of Greater Winnipeg.

ACROSS CANADA



Parliament Hill

Hansard seems curiously bare of welfare discussions, when all comments on the problems of old age are suspended during the sitting of the Joint Committee of Old Age Security. However, a few hardy perennials lift their heads from time to time. The cost of living which stubbornly remains at a high level precipitated suggestions regarding the reimposition of selective price controls to aid wage earners and those with low fixed incomes. The possibility of a committee to look into the present Canadian divorce law was proposed but the idea received a cool reception and was withdrawn. A suggested amendment to the Criminal Code which would eliminate capital punishment has been aired but its fate has not yet been decided. Several members have indicated anxiety to have the amendments to the Indian Act brought before the House as soon as possible, and one member quoted, in a debate on social security, a country saying "Break the back forty acres before you build a new front porch".

The Joint Committee on Old Age Security, consisting of twelve members of the Senate and 28 of the House of Commons, has been sitting five times a week since the Easter recess. Senator J. H. King and Jean Lesage, M.P., are Joint Chairmen. They commenced their work by studying the present old age pensions operating in Canada, with Dr. G. F. Davidson, Deputy Minister of National Health and Welfare, giving evidence. They then studied memoranda on the systems in Australia, New Zealand, Great Britain, the United States and Switzerland, prepared by the

research officers of the Department of National Health and Welfare. Starting in the week of May 8, the committee has heard representatives from national organizations which were asked to present briefs including groups from labour, industry and welfare. They have also invited comments from the provincial departments.

The committee plans to conclude its hearings this month. They will then attempt to arrive at recommendations which can be reported to the two branches of the Legislature before the end of the current session.

Proceedings are being published each day, and include the full texts of memoranda and briefs which they are considering. These may be obtained from the King's Printer.

The Current Employment Situation

A recent release by the Minister of Labour, Hon. Humphrey Mitchell, indicated some 428,000 un-

placed applicants as of March 30. The granting of supplementary allowances had caused 56,500 persons to register who had not registered before. At the beginning of April 83,500 persons were claiming supplementary unemployment insurance benefits of whom over 80% came from Quebec and the Maritime Provinces. By far, the largest proportion of those applying were casual workers or loggers. As a result of the new program and the extended coverage of Unemployment Insurance Act, about 81.5% of job seekers registered at National Employment Service were claiming either regular or supplementary unemployment insurance benefits.

**Settlers for
Nova Scotia**

A joint provincial-federal plan for the settlement of agricultural immigrants on farms in Nova Scotia was announced recently by the Nova Scotia Minister of Agriculture and the Minister of Citizenship and Immigration.

The first group to be settled will be Netherlands farm families who have been working for Canadian farmers for at least one year. They will acquire farms in the Antigonish and Inverness districts of Nova Scotia through the assistance of the Provincial Department of Agriculture, the Extension Department of St. Francis Xavier University acting in behalf of the Catholic Immigrant Aid Society, and the Department of Citizenship and Immigration, Ottawa.

Suitable farms are now being selected by representatives of the Nova Scotia Land Settlement Board and the Settlement Service of the Immigration Branch, Department of Citizenship and Immigration. Loans will be made to settlers at low rates of interest, through facilities provided by the Nova Scotia Land Settlement Board.

The Nova Scotia Land Settlement Board will lend the settlers an amount equal to two-thirds of the purchase price of the land and 50 percent of the cost of livestock and necessary farm equipment. The remainder of the cost of establishment will be provided for the settlers and interested parties.

The families to be settled this year have been selected jointly by the Settlement Service of the Immigration Branch and the Nova Scotia Land Settlement Board. The settlement of other groups of agriculturists in Nova Scotia is now under study.

Housing

British Columbia's new Provincial Housing Act gives the province broad powers to cooperate with the Dominion in the provision of

all forms of housing authorized under the 1949 amendments to the National Housing Act. This includes (a) the building of houses for sale or rent, with or without subsidy, and (b) the acquisition and development of land for housing purposes. All operations are to be undertaken on a joint basis, with the Dominion and the Province contributing the capital and sharing in profits or losses on a 75-25 ratio throughout.

Specifically the Act empowers the Provincial Government to enter into agreements with federal and municipal authorities for the joint undertaking of housing or land-acquisition projects. It may also raise or borrow up to \$5 millions, repayable over a period not exceeding 50 years to form a Housing Act Fund. It may also acquire or dispose of land needed for the proper development of any project, make payments to municipalities in which a joint housing project is undertaken as necessary. It may also establish such housing authorities as are expedient.

**Recreation
for the Ageing
in Brantford**

A recent addition to the community resources for the ageing is the Second Mile Club of Brantford, established by the Alexander Graham Bell Chapter, I.O.D.E., in January of this year. The Board room of the Social Service League has been attractively furnished and is used as the club room for the growing membership.

**Family
Institute
Agency**

The Bureau d'Assistance Sociale aux Familles of Montreal held a staff Institute recently with Mrs. Celia Deschin as leader. Mrs. Deschin was formerly at McGill School of Social Work, has twice given leadership at the Quebec-Ontario Family Agencies, Institute, and is now teaching in New York. Problems of supervision and

casework with marital problems were discussed.

Teen Age Conference

The Teen Age Conference held last month in Montreal was sponsored by the Committee on Standards for Teen Agers of the Group Work Section of the Montreal Council of Social Agencies. This Conference was the third in a series, the first being with the Director of Teen Age Programs, and the second with the Supervisors of clubs. The purpose of the Conference was to explore with teen agers the possibilities of club programs.

Superintendents' Workshops

The Department of Public Welfare, Province of Ontario, has taken a marked step forward through its Division of Youth and Child Welfare by the development of a series of Superintendents' Workshops. Superintendents of Children's Aid Societies meet at the Provincial Office for three-day sessions in groups of 10 or 12. The workshop is a co-operative effort between the Division of Child Welfare, University of Toronto School of Social Work, and the local Children's Aid Societies.

BOOK



REVIEWS

MODERN DISCOVERIES IN MEDICAL PSYCHOLOGY, by Clifford Allen, M.D., M.R.C.P., D.P.M.; Macmillan and Co. London. 1949 (2nd edition), 230 pp. Canadian price \$2.40.

In this short history of the development of psychiatric thought over approximately 200 years, the author uses as criteria for selection the originality of the theories advanced, the degree to which these theories could be proven, and the degree to which they make a lasting contribution, not only to one school of thought, but to the general body of knowledge of human behavior and to the successful treatment of "the human being who fears and suffers".

The author is physician in charge of the Psychiatric Department of the Seaman's Hospital, Greenwich, England, and psychiatrist to the British Ministry of Pensions. The material of the book was first used as a series of lectures at the University of London and was first published in 1937. Because of its great

popularity in many languages it has been re-edited and expanded for present publication.

Beginning with a description of the work of Mesmer and the hypnotists in the eighteenth century, the author moves on to Janet, Morton Prince, Freud, Adler, Jung, Kretschmer and Pavlov, and ends up with Wagner-Jauregg and the "mechanical" psychiatry of shock therapies, lobotomy and narcosis. He selects Mesmer, Freud and Pavlov for his greatest praise, pointing out how their apparently different approaches interlock and contribute jointly to modern diagnosis and treatment. No space is given to the various "isms" that divide much of psychiatric and social work thinking and practice on this continent. The emphasis throughout is on the contribution of each new line of thought to the understanding and helping of individuals.

The book has considerable value for social workers who have not a thorough background of knowledge of the contributions of the men selected for in-

clusion. It brings not only the description of these theories but a salutary perspective for some of us who tend to think of "modern" in terms of the last few years on the North American continent, or who feel that adherence to one particular school of thought is more important than drawing what is of most value from any or all to meet the need of those we serve.

In spite of the omission of many new developments in the field, the author's presentation and evaluation of the work he covers should aid considerably in understanding present practice and research, based as it is on the body of knowledge to whom these men have all contributed so greatly.

ELIZABETH RICHARDSON,
*Department of Veterans' Affairs,
Ottawa.*

THE FIELD OF SOCIAL WORK, by Arthur E. Fink; Henry Holt and Co., New York. Revised Edition 1949; 477 pp.; American Price \$3.75.

The author proposes "to present the substance of social work philosophy and practice in understandable and non-technical language." His success has been due to familiarity with the field and understanding and appreciation of principles basic to all social work. The book is well organized and its content is expressed in simple, understandable terms. At the same time, Mr. Fink avoids the danger of oversimplifying social work processes. "Each chapter begins with a short historical account of the development of the work and proceeds to an analysis of philosophy and practice," concluding with a bibliography and illustrative material presented and discussed by a qualified practitioner in that field. These well chosen case histories show clearly how help is offered and used.

In this second edition Mr. Fink takes note of the great advance in public

welfare and includes a chapter on the social work profession. The bulk of the book, however, is still devoted to case-work in different settings; group work and community organization are dealt with much more briefly.

Both editions state the book was written primarily for the college student, the beginning social worker, the inquiring lay person and the interested board member. For them *The Field of Social Work* is a valuable reference book. As a social work textbook, it has short comings. In dealing with a subject of this size, the author has had to be brief and rather general in his approach. Interesting developments in group work and community organization have been omitted and such important topics as social research, social action and social legislation receive no attention.

FLORENCE CHRISTIE,
*School of Social Work,
McGill University.*

A DYNAMIC APPROACH TO ILLNESS, by Frances Upham. Family Service Assoc. of America, New York, 1949. 200 pp. price \$3.00.

This well documented book, carrying the subtitle of "A Social Work Guide", is an excellent general symposium. Each chapter has a wide bibliography so that the reader who wishes to follow up any of the points mentioned may do so with the minimum of difficulty. The eleven chapters, headed by a foreword by Dr. A. L. Van Horn, deal first with the general topics of current trends in health care and the meaning of illness. Two chapters outline the importance of the social worker in the professional team, with special emphasis on the ill person's fears, prejudices and attitudes towards his illness and prescribed treatment, and how the social worker may study social factors and interpret them to the team as a whole. Most of the

chapters contain a description of national, state and local programs, written from the American viewpoint.

The last seven chapters deal with specific problems connected with chronic illnesses of children and adults, pulmonary tuberculosis, maternity, venereal disease and cancer, with the final chapter devoted to convalescent care and rehabilitation.

Although the book is illustrated throughout with a wealth of case histories chosen from a medical setting, the principles outlined are generic and are applicable to workers in any setting who may have sick people on their case load. The focus throughout is on a broad basis.

The book is recommended for all social workers, especially those who have responsibility for any form of teaching. It would be helpful as an outline for discussions at staff meetings, or for group discussions of similar type. It is practical and "down to earth", pointing up the specific problems prevalent in disease or illness in general, and in certain groups of illnesses in particular. It does not attempt to provide an exhaustive treatment of the subject but is, frankly, what it sets out to be—a useful "social work guide" to further knowledge and understanding of illness and what it means to the people concerned.

AVIS PUMPHREY,

Montreal General Hospital.

FORTY FIVE IN THE FAMILY, by Eva Burmeister. Columbia University Press, New York. Price \$3.50.

The people who actively live and work with children in institutions will really appreciate this book. When Miss Burmeister says "Trying to run a Children's Home is the hardest thing I've ever done in my life", we know hers is not an armchair philosophy.

Those who are concerned that the care given deprived children be soundly based on a dynamic understanding of their needs are delighted with the way in which practice in this institution seems to flow from sensitive understanding.

Forty-five in the Family is a homey, round-the-clock account of life at the Lakeside Children's Centre in Milwaukee. The children, the adults who live with them, and the things they do together are there for us to see. Actually to meet in the flesh "Alm" the book-keeper, and Miss "Bootchy" the house-mother of the Pigtales, and "Petey" the cook, as this reviewer did a year ago, is satisfying but these characters stand out in the pages in this book almost as vividly. The rather unusual directness and simplicity with which identifiable people are described as they go about their jobs has an almost documentary quality.

This book is almost a course in institutional management. Much has been said recently about the respective roles of director, housemother and case-worker in a children's institution. Miss Burmeister shows these people being constructively used by the children in different ways because each adult accepts and is proud of her own role. An institution can promote comfortable, happy living for its children. Miss Burmeister decries the old institutional plan of sub-dividing and departmentalizing the child's life so that he eats on one floor, sleeps on another, plays on the third. At the Lakeside Children's Centre play spaces are scattered all through the house, and living and sleeping spaces closely associated so that each group of children have their own play things and personal possessions near at hand. This makes easier the mothering of each group by its housemother.

Food and kitchens loom large for *Forty-five in the Family*. The importance of attractive, well served homey food for deprived children is vividly brought home. Here children are in and out of the kitchen. Snacks are the order of the day. Miss Burmeister feels that it is especially important for housemothers, who do so much of the correcting to be also a source of comfort and good times. For this reason her housemothers and cooks share in giving children food and treats. Warmth, comfort, good cheer at bedtime are emphasized. Housemothers really strive to be "giving" as well as "withholding" people.

Lakeside Children's Centre has had to "make do", as have most Canadian Children's Institutions. The building is in the old congregate style, although a new cottage type institution is now in the process of construction. Beds are old fashioned, furniture is worn. They have been cut down, made over, repainted. Things never do stay fixed in a children's home, and no Board or staff member having once assembled play equipment or a library can afford to sit back and stop "keeping things up", as Miss Burmeister terms it.

The book is made even more attractive and readable through the use of Miss Burmeister's own humorous designs of staff and children at work and play.

JANET PARKER,

Children's Aid Society of Winnipeg.

RURAL WELFARE SERVICES by

Benson Y. Landis. Columbia University Press, New York, 1949. 201 pp., Canadian price \$3.75.

"It appears appropriate now to attempt a comprehensive treatment of types of rural social welfare services, to appraise at least a part of what has been done, and to study directions and methods of further planning and devel-

opment." Thus does Mr. Landis preface his work.

With this frame of reference, general social trends are noted and outstanding rural needs highlighted. This is followed by comment on the evolution of rural social welfare services, and a detailed examination of those available to the rural community. Reference is made not only to the public welfare and insurance programs under Government agencies but also those of a private or semi-public nature, including social services under church auspices, and health and medical facilities. At the conclusion, sixteen proposals are made for the improvement of rural social welfare services.

With liberal references and quotations from 85 sources, the author succeeds admirably in making this a reference book of note, even a handbook for American rural agencies. To that extent it is invaluable for the student or practising social worker, sociologist or social scientist. The author further indicates that the book is intended for the agricultural extension worker, educator, clergyman, volunteers, etc. but such people are not likely to find it capable of winning and holding their attention for its style is that of the textbook.

For Canadians the greatest interest of this book, other than as an exposition of American rural services, lies in suggesting the value of a similar work for Canada. When the challenge is taken, this reviewer would hope that the treatment might be more detailed, not only in setting forth existing programs but in discussing implications and limitations of the programs.

A. MURRAY MOORE,

*Consultant on Public Welfare Services,
Department of Health and Public Welfare,
Manitoba.*

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HEAD OFFICE

MONTREAL

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For Manitoba's flood victims, the worst part of the disaster was when the waters receded and they returned to their homes for the first time to see the full extent of the damage.

In the picture on the front cover the camera has recorded one such moment as Mr. and Mrs. Michael Hutnik had the first glimpse of the devastation in their Winnipeg home. The house and its contents represented their lifetime savings and now they must make a new beginning.

To help flood victims like the Hutniks, the Manitoba Flood Relief Fund was set up and as fast as it becomes available the money that is collected will be used to replace lost or damaged furniture, clothing and personal effects.

You are urged to send your contributions either direct to the MANITOBA FLOOD RELIEF FUND, 5th Floor, Great West Life Building, WINNIPEG, Manitoba, or your gifts may be given to any branch of a Canadian bank.
